



WOMEN EMPOWERMENT THROUGH DISTRICT CO-OPERATIVE BANKS (DCBs) & WOMEN SELF-HELP GROUPS (SHGs) IN LUCKNOW AND AMBEDKAR NAGAR DISTRICTS IN UTTAR PRADESH

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ABSTRACT

Women Empowerment is a process by which the one without power gains the required power so that she can enjoy greater control over her life. This study attempts to examine empowerment achieved women members after they took membership in District Co-operative Banks (DCBs) and Self-Help Groups (SHGs) in Lucknow and Ambedkar Nagar districts in Uttar Pradesh, India.

KEY WORDS: Women Empowerment, District Co-operative Banks, Women Self-Help Groups, Uttar Pradesh.

Women Empowerment: The term women empowerment can be defined as “a process of making women powerful, so that they can take their own decisions regarding their lives and wellbeing in the families as well as in the society”. This means enabling the women to get their rightful share in the society at par with their male counterparts.

Co-operatives and Women Empowerment: “A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise” (ICA). Cooperative institutions act as the shield that protect the weak and vulnerable in their times of difficulties.

Statement of the Problem: Studies related to women empowerment through DCBs were hardly conducted and the few studies found available had also not covered the complete spectrum of women empowerment. Hence it was decided to conduct an empirical study to examine the role of DCBs and SHGs in promoting 6 aspects of women empowerment (economic, social, legal, political, physical and psychological) from 5 different angles (category, literacy, age, family income and family size wise).

Research Objectives: To assess the role of DCBs and SHGs in promoting women empowerment in the study area and to offer suggestions for improve-

ment.

Research Hypothesis: “There is no significant difference between the women empowerment achieved by the women members of DCBs and SHGs before and after taking membership in them”.

Research Methodology: This empirical study has used field survey technique. The researcher has selected 648 sample respondents (324 each from sample DCBs and SHGs) using Multi-stage Stratified Random Sampling for this study.

Period of Research: The researcher has used data of 10 years (2006-2015) for this study.

Sources of Data: The primary data were gathered from the selected respondents through the personal interview technique and the secondary data were collected from the records, registers and reports etc., of the selected DCBs and SHGs.

Tools used & Framework of Analysis: The researcher has used 1. *Schedule for selected DCBs* and 2. *Schedule for selected SHGs*. The researcher has applied Chi-square test to find out the relationship between the independent variables to women empowerment.

Women Empowerment through DCBs / SHGs	
1. Economic Empowerment	1. Increased ownership value to productive assets including land 2. Increased banking knowledge and number of banking transactions 3. Increased awareness to various loan schemes 4. Easy accessibility of bank loan to initiate self-employment effort 5. Adequacy of bank loan to carry out self-employment effort 6. Increased average monthly income 7. Increased freedom to spend the income generated 8. Increased average monthly expenses for necessary items 9. Increased average monthly expenses for luxury items 10. Increased average monthly savings by the women member 11. Decrease in the dependence upon the private money lenders 12. Increased economic status-overall perception
2. Social Empowerment	13. Increased family support to self-employment effort 14. Increased outside support to self-employment effort 15. Increased freedom to travel distant places for business purpose 16. Increased freedom to be engaged in social / community activities 17. Increased average monthly education expenses for girl child / children 18. Increased social status – overall perception
3. Legal Empowerment	19. Adequacy of women specific legal protection in the state of Uttar Pradesh 20. Satisfaction over the functioning of such legal protections in the state 21. Adequacy of women specific legal provisions in DCBs / SHGs 22. Satisfaction over the functioning of such legal provisions in DCBs / SHGs 23. Whether the member has taken any legal guidance from the DCBs/ SHGs 24. Increased legal awareness and confidence – overall perception

4. Political Empowerment	25. Increased political / administrative awareness 26. Increased events of women member contesting in DCBs/SHGs /PRI elections 27. Freedom to take and execute office decisions without other's influence 28. Active participation in office/ administrative meetings 29. Increased room for women member's opinion in household decisions 30. Increased political / leadership / decision making skills – overall perception
5. Physical Empowerment	31.Increased awareness towards health and sanitary practices 32.Increased average monthly expenses for quality medical services 33.Increased average monthly expenses for hygiene and nutritious food items 34. Decreased number / frequency of hospital visits for self and girl child 35. Increased event of taking health insurance among women members 36. Increased physical wellness – overall perception
6. Psychological Empowerment	37. Increased self-confidence due to DCBs/ SHGs assistance for new business 38. Increased motivation due to DCBs/ SHGs assistance for new business 39. Increased mental strength due to increased space in household decisions 40. Increased confidence to initiate any work / shoulder responsibilities 41. Increased skills & attitude to face challenges optimistically 42. Increased self-esteem and psychological satisfaction – overall perception

Women Empowerment Achieved Through DCBs in Sample Districts : Chi-Square Test Results				
I. Economic Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	21.056 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	13.156 ^a	6.635	1	Significant at 1 % level
iii. Age wise	22.269 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	30.990 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	19.247 ^a	9.210	2	Significant at 1 % level
II. Social Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	31.817 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	14.965 ^a	6.635	1	Significant at 1 % level
iii. Age wise	22.996 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	28.736 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	3.279 ^a	4.605	2	Insignificant at 10 % level
III. Legal Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	8.314 ^a	5.991	2	Significant at 5 % level
ii. Literacy wise	5.978 ^a	3.841	1	Significant at 5 % level
iii. Age wise	3.223 ^a	4.605	2	Insignificant at 10 % level
iv. Family Income wise	9.135 ^a	5.991	2	Significant at 5 % level
v. Family Size wise	3.012 ^a	4.605	2	Insignificant at 10 % level
IV. Political Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	30.930 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	15.657 ^a	6.635	1	Significant at 1 % level
iii. Age wise	25.508 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	33.198 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	4.112 ^a	4.605	2	Insignificant at 10 % level
V. Physical Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	3.634 ^a	4.605	2	Insignificant at 10 % level
ii. Literacy wise	5.763 ^a	3.841	1	Significant at 5 % level
iii. Age wise	6.544 ^a	5.991	2	Significant at 5 % level
iv. Family Income wise	9.038 ^a	5.991	2	Significant at 5 % level
v. Family Size wise	8.018 ^a	5.991	2	Significant at 5 % level
VI. Psychological Empower	Cal. Value	Table Value	d.f	Remarks
i. Category wise	20.627 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	16.832 ^a	6.635	1	Significant at 1 % level
iii. Age wise	25.304 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	35.461 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	18.159 ^a	9.210	2	Significant at 1 % level
Overall Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	23.428 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	15.832 ^a	6.635	1	Significant at 1 % level
iii. Age wise	27.214 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	32.093 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	21.228 ^a	9.210	2	Significant at 1 % level

Women Empowerment Achieved Through SHGs in Sample Districts : Chi-Square Test Results				
I. Economic Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	17.389 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	11.188 ^a	6.635	1	Significant at 1 % level
iii. Age wise	25.192 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	28.523 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	20.609 ^a	9.210	2	Significant at 1 % level
II. Social Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	15.240 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	13.334 ^a	6.635	1	Significant at 1 % level
iii. Age wise	21.264 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	17.960 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	3.064 ^a	4.605	2	Insignificant at 10 % level
III. Legal Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	24.517 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	15.944 ^a	6.635	1	Significant at 1 % level
iii. Age wise	15.191 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	32.178 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	13.435 ^a	9.210	2	Significant at 1 % level
IV. Political Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	6.019 ^a	5.991	2	Significant at 5 % level
ii. Literacy wise	5.873 ^a	3.841	1	Significant at 5 % level
iii. Age wise	7.522 ^a	5.991	2	Significant at 5 % level
iv. Family Income wise	8.254 ^a	5.991	2	Significant at 5 % level
v. Family Size wise	3.018 ^a	4.605	2	Insignificant at 10 % level
V. Physical Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	15.286 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	6.970 ^a	6.635	1	Significant at 1 % level
iii. Age wise	3.758 ^a	4.605	2	Insignificant at 10 % level
iv. Family Income wise	21.417 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	18.218 ^a	9.210	2	Significant at 1 % level
VI. Psychological Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	13.677 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	14.140 ^a	6.635	1	Significant at 1 % level
iii. Age wise	22.843 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	36.880 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	11.391 ^a	9.210	2	Significant at 1 % level
Overall Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	11.700 ^a	9.210	2	Significant at 1 % level
ii. Literacy wise	11.250 ^a	6.635	1	Significant at 1 % level
iii. Age wise	23.988 ^a	9.210	2	Significant at 1 % level
iv. Family Income wise	26.043 ^a	9.210	2	Significant at 1 % level
v. Family Size wise	10.322 ^a	9.210	2	Significant at 1 % level

Cal. Value: Calculated Value, **d.f:** Degrees of Freedom

DCB Vs SHG: Overall Women Empowerment Achieved – Crosstab				
STUDY UNIT	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
DCB	Count	230	94	324
	% within F. Size	71.00 %	29.00 %	100.00 %
SHG	Count	180	144	324
	% within F. Size	55.55 %	44.45 %	100.00 %
TOTAL	Count	410	238	648
	% within F. Size	63.27 %	36.73 %	100.00 %

Chi-Square Test				
Statistical Test	Calculated Value	Table value	d.f.	Remarks
Pearson Chi-Square	16.602 ^a	6.635	1	Significant at 1 % level

Overall Empowerment: 230 Out of 324 DCB members and 180 out of 324 SHG members were found to be empowered. The calculated Chi-Square value 16.602^a is higher than the table value (6.635) at 1 % significance level with *d.f.* 1. This means that the null hypothesis of 'no difference' is rejected as it was found that there is a significant difference in the overall empowerment attained by the women respondents before and after taking membership in these DCBs and SHGs.

Conclusion:

The researcher concludes that the role of DCBs in promoting women empowerment in the study area is very commendable and higher than the services provided by women SHGs over there. However if taken the role played by the SHGs as complementary to the role played by the DCBs it could bring more significant results towards women empowerment in the study area.

Suggestions:

Based on the findings the researcher would like to give the following suggestions to the DCBs and SHGs;

- (i). DCBs may ensure timely and adequate financial / technical assistance, insurance to the Income Generating Activities (IGAs) of women borrowers.
- (ii). DCBs in support of RBI and NABARD may enact pro-women rate policies especially for income generation / productive activities of women members.
- (iii). SHGs while forming the groups, should give equal opportunities to women from different castes and religion.
- (iv). SHG promoters may help the women members to identify right businesses and should also impart sufficient training to the beneficiaries so that they can run their businesses with complete knowledge and expertise.